

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

Morgan Stanley Mortgage Loan Trust 2007-9SL,  
Mortgage Pass-Through Certificates, Series 2007-9SL,  
U.S. Bank National Association, as Trustee, successor in  
interest to Bank of America, National Association, as  
Trustee, successor by merger to LaSalle Bank National  
Association, as Trustee

In Re:

Noe J. Hogdson,

Debtor.



Order Filed on October 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-24425 ABA

Adv. No.:


Hearing Date: 10/23/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: October 26, 2018**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Noe J. Hogdson

Case No: 17-24425 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Morgan Stanley Mortgage Loan Trust 2007-9SL, Mortgage Pass-Through Certificates, Series 2007-9SL, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 117 Terrace Avenue, Camden, NJ, 08105, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stacey L. Mullen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 9, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through October 2018 for a total post-petition default of \$1,617.45 (15 @ \$107.83); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$330.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,287.45 will be paid by Debtor remitting \$214.00 per month for five months and \$217.45 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on November 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2018, directly to Secured Creditor, Specialized Loan Servicing LLC, PO Box 60535 City of Industry CA 91716-0535 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Noe J. Hogdson

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief  
is hereby resolved.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Noe J. Hogdson, Sr.  
 Debtor

Case No. 17-24425-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Noe J. Hogdson, Sr., 4712 Camden Avenue, Pennsauken, NJ 08110-2038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
 ajennings@rasflaw.com  
 Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL, Mortgage  
 Pass-Through Certificates, Series 2007-9SL, U.S. Bank National Association, as Trustee,  
 successor in interest to Bank of America, National Associa dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Harold N. Kaplan on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL, Mortgage  
 Pass-Through Certificates, Series 2007-9SL, U.S. Bank National Association, as Trustee,  
 successor in interest to Bank of America, National Associa hkaplan@rasnj.com,  
 informationathnk@aol.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Kevin Gordon McDonald on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL,  
 Mortgage Pass-Through Certificates, Series 2007-9SL, U.S. Bank National Association, as Trustee,  
 successor in interest to Bank of America, National Associa kmcdonald@kmlawgroup.com,  
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 Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,  
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 Sindi Mncina on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@rascrane.com  
 Stacey L. Mullen on behalf of Debtor Noe J. Hogdson, Sr. slmullen@comcast.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12